

**EXAMINER'S AMENDMENT**

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Philip S. Lyren on May 31, 2011.

The application has been amended as follows:

1. – 9. (canceled)

10. (currently amended) A network based method of disbursing funds, said network based method including the steps of:

receiving a disbursement request;  
applying predetermined rules to authorize said disbursement request;  
supervising the proper approval based on applied ones of said authorization rules;  
tracking available funds from which said disbursement is to be drawn; and  
processing said disbursement for payment, wherein one of said predetermined rules denies authorization of said request when a requesting party is identical to a receiving party.

11. – 23. (canceled)

24. (new) A network based payment processing system comprising:

- an input process configured to receive disbursement requests;
- an authorization process configured to apply predetermined rules to control verifying proper authorization of said disbursement requests;
- an accounting process configured to track parameters pertaining to the fulfillment of authorized ones of said disbursement requests, and
- an output process configured to process said disbursement requests for payment, wherein one of said predetermined rules denies authorization of said disbursement requests when a requesting party is identical to a receiving party.

25. (new) A payment system comprising:

- a web server configured to host a payment processing site for receiving payment requests;
- an authorization module configured to apply predetermined rules to control proper authorization of said payment requests to provide approved payments;
- an accounting module configured to verify fund availability and to track fund disbursement in connection with said approved payments; and
- a payment module configured to initiate payment to recipients designated in connection with said approved payments in response to said verification of fund availability and said proper authorization, wherein one of said predetermined rules denies authorization of said payment requests when a requesting party is identical to a receiving party.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to LINDSAY M. MAGUIRE whose telephone number is (571)272-6039. The examiner can normally be reached on M-F: 7-4.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kramer James can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Lindsay M. Maguire  
5/31/11  
/LINDSAY M MAGUIRE/  
Primary Examiner, Art Unit 3693